

REMARKS

In response to the Office Action mailed November 1, 2004, Applicants respectfully request reconsideration. To further the prosecution of this application, Applicants have amended claims, canceled claims, and added a claim. As a result of this amendment, claims 138, 140, 141, 144-146, 148, 149, 152, 153, 155, 156, 159, 160, 162, 163, 168-177, and 180 are presented for examination. Each of claims 138, 146, 153, 160, 168, and 169 is in independent form.

Confirmation of Election

In the Office Action, a restriction requirement was made as between two groups of claims. By telephone on September 2, 2004, the undersigned elected Group II without traverse. Applicants hereby confirm that election was made.

Claim Rejections

Applicants wish to thank Examiner Reagan for the courtesy he extended in granting and conducting a telephone interview with the undersigned on November 18, 2004. Todd Burger, Rob Cohen, Stuart Lipoff, and Brad Friedlander, all of whom are associated with the Assignee of this application, also participated in the interview. During the interview, it was pointed out that the independent claims in the application all required the storage of information for multiple accounts on a server, as well as on a portable electronic device. The Examiner suggested that further limitations be added to the independent claims that focus on the use of a token, which is detachable from the portable electronic device, to transfer information from the portable electronic device to point-of-sale terminals. All of the independent claims have been amended, as requested, to recite limitations concerning such a token.

Applicants respectfully requested reconsideration of the pending claims in view of the amendments presented herein.

CONCLUSION

A Notice of Allowance is respectfully requested. The Examiner is requested to call the undersigned at the telephone number listed below if this communication does not place the case in condition for allowance.

If this response is not considered timely filed and if a request for an extension of time is otherwise absent, Applicants hereby request any necessary extension of time. If there is a fee occasioned by this response, including an extension fee, that is not covered by an enclosed check, please charge any deficiency to Deposit Account No. 23/2825.

Respectfully submitted,
Burger et al., Applicants

By: 

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